

Fill in this information to identify your case:

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS**

Debtor 1 Adrian Jermaine Penn
First Name Middle Name Last Name

Debtor 2 Monica Richardson Penn
(filing spouse) First Name Middle Name Last Name

Case number: 19-40991

For amended plans only:

☐ Check if this amended plan is filed prior to any confirmation hearing.

☐ Check if this amended plan is filed in response to an initial denial order or a continuance that counted as an initial denial.

List the sections which have been changed by this amended plan:

TXEB Local Form 3015-a

CHAPTER 13 PLAN

Adopted: Dec 2017

Part 1: Notices

To Debtor*: This plan form is designed for use when seeking an initial confirmation order. It sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. **When you file this Plan, you must serve a copy of it upon each party listed on the master mailing list (matrix) of creditors as constituted by the Court on the date of service and evidence that service through a Certificate of Service affixed to this document that attaches a copy of the matrix of creditors which you served. The most current matrix in this case is available under the "Reports" tab of the CM-ECF system.**

* The use of the singular term "Debtor" in this Plan includes both debtors when the case has been initiated by the filing of a joint petition by spouses.

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this Plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose any permanent treatment of your claim as outlined in this plan, you or your attorney must file an objection to confirmation of this Plan. An objection to confirmation must be filed at least **14 days** before the date set for the plan confirmation hearing. That date is listed in ¶ 9 of the *Notice of Chapter 13 Bankruptcy Case* issued in this case. The objection period may be extended to 7 days prior to the confirmation hearing under the circumstances specified in LBR 3015(f). In any event, the Court may confirm this plan without further notice if no objection to confirmation is timely filed.

Regardless of whether you are listed in the Debtor's matrix of creditors or in the Debtor's schedules, **you must timely file a proof of claim** in order to be paid under this Plan. The deadline for filing claims is listed in ¶ 8 of the *Notice of Chapter 13 Bankruptcy Case* issued in this case. Disbursements on allowed claims will begin on the Trustee's next scheduled distribution date after the Effective Date of the Plan. See § 9.1.

The Debtor must check on box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the Plan.

1.1	A limit on the amount of an allowed secured claim through a final determination of the value of property constituting collateral for such claim, as set forth in § 3.10 of this Plan, which may result in a partial payment or no payment at all to the secured creditor.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
1.2	Avoidance of a judicial lien or a nonpossessory, nonpurchase-money security interest, as set forth in § 3.9 of this Plan.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.3	Potential termination and removal of lien based upon alleged unsecured status of claim of lienholder, as set forth in § 3.11 of this Plan.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.4	Nonstandard provisions as set forth in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

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Part 2: Plan Payments and Length of Plan

2.1 The applicable commitment period for the Debtor is 36 months.

2.2 **Payment Schedule.**

Unless the Court orders otherwise, beginning on the 30th day after the Petition Date* or the entry date of any order converting this case to Chapter 13, whichever is later, the Debtor will make regular payments to the Trustee throughout the applicable commitment period and for such additional time as may be necessary to make the payments to claimants specified in Parts 3 through 5 of this Plan (the "**Plan Term**"). The payment schedule shall consist of:

* The use of the term "Petition Date" in this Plan refers to the date that the Debtor filed the voluntary petition in this case.

☒ **Constant Payments:** The Debtor will pay \$580.00 per month for 60 months.

☐ **Variable Payments:** The Debtor will make variable plan payments throughout the Plan Term. The proposed schedule for such variable payments are set forth in **Exhibit A** to this Order and are incorporated herein for all purposes.

2.3 **Mode of Payment.** Regular payments to the Trustee will be made from future income in the following manner:

[Check one]

☐ Debtor will make payments pursuant to a wage withholding order directed to an employer.

☒ Debtor will make electronic payments through the Trustee's authorized online payment system.

☐ Debtor will make payments by money order or cashier's check upon written authority of the Trustee.

☐ Debtor will make payments by other direct means only as authorized by motion and separate court order.

2.4 **Income tax refunds.**

In addition to the regular monthly payments to the Trustee, and in the absence of a court order to the contrary, the Debtor is required to:

- (1) supply a copy of each federal income tax return, including all supporting schedules, filed during the Plan Term to the Trustee within 14 days of filing the return; and
- (2) remit to the Trustee within 14 days of receipt all federal income tax refunds received by each Debtor during the plan term which will be added to the plan base; provided, however, that the Debtor may retain from each such refund up to \$2,000.00 in the aggregate on an annual basis if the Debtor is current on the payment obligations to the Trustee under this Plan at the time of the receipt of such tax refund.

The Debtor hereby authorizes the Trustee to endorse any federal income tax refund check made payable to the Debtor during the plan term.

2.5 **Additional payments.** *[Check one]*

☒ **None.** *If "None" is checked, the rest of § 2.5 need not be completed.*

2.6 **Plan Base.**

The total amount due and owing to the Trustee under §§ 2.2 and 2.5 is \$34,800.00 which, when combined with any income tax refunds due to the Trustee under § 2.4, any litigation proceeds due to the Trustee under § 9.3, and any other funds received by the Trustee on the Debtor's behalf during the Plan Term, constitutes the "**Plan Base.**"

Part 3: Treatment of Secured Claims

3.1 **Post-Petition Home Mortgage Payments.** *[Check one]*

☒ **No Home Mortgage.** *If "No Mortgage" is checked, the remainder of § 3.1 need not be completed.*

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3.2 Curing Defaults and Maintenance of Direct Payment Obligations. *[Check one]*

☒ **None.** *If "None" is checked, the remainder of § 3.2 need not be completed.*

3.3 Secured Claims Protected from § 506 Bifurcation. *[Check one]*

☒ **None.** *If "None" is checked, the remainder of § 3.3 need not be completed.*

3.4 Secured Claims Subject to § 506 Bifurcation.

[Check one]

☐ **None.** *If "None" is checked, the remainder of § 3.4 need not be completed.*

☒ **Claims Subject to Bifurcation.** The secured portion of each claim listed below (a "506 Claim") is equivalent to the lesser of: (1) the value of the claimant's interest in the listed collateral or (2) the allowed amount of the claim. Each listed 506 Claim constitutes a separate class. Each 506 Claim will be paid by the Trustee with post-confirmation interest accruing from the Effective Date of the Plan at the plan rate stated below. If a 506 Claim is established as an oversecured claim, its holder is entitled to an additional component of pre-confirmation interest calculated at the contract rate and payable for the period from the Petition Date to the earlier of: (1) the Effective Date of the Plan, or (2) the date upon which the aggregate of such interest, plus the allowed amount of the 506 Claim, exceeds the value of the collateral. Such holder is responsible for establishing the oversecured amount and the applicable contract rate by sufficient evidence that is either satisfactory to the Trustee or otherwise by court order.

Based upon the Debtor's election to retain certain personal property that serves as collateral for a 506 Claim, adequate protection payments in an initial amount calculated pursuant to LBR 3015(c)(1) shall be paid by the Debtor to the Trustee beginning in Month 1 of the Plan for the benefit of holders of allowed 506 Claims secured by personal property as authorized by § 1326(a)(1)(C) and LBR 3015(c). Such payments shall be held by the Trustee solely for the benefit of the affected secured creditor to the absolute exclusion of the Debtor and all other parties and shall be tendered by the Trustee at the earliest practicable time to holders of allowed 506 Claims secured by personal property as listed below, notwithstanding any failure by the Debtor to achieve confirmation of this Chapter 13 plan. The Trustee shall apply adequate protection payments first to accrued interest, if applicable, and then to principal. Adequate protection payments to be distributed by the Trustee are subject to the availability of funds and the Trustee is authorized to make pro rata payments if available funds are insufficient to pay all adequate protection payments otherwise due. Such adequate protection payments to each affected secured claimant shall continue on a monthly basis until the month in which equal monthly payments are initiated to such claimant under the Plan.

Unless the Debtor invokes § 3.10 of this Plan to obtain a final valuation determination at the confirmation hearing regarding any listed 506 Claim, or an agreement with the holder of any listed 506 Claim regarding the value of its collateral is otherwise incorporated into the confirmation order, the value of collateral securing each 506 Claim is not finally determined upon the confirmation of this Plan. Upon confirmation of this Plan, however, the Trustee is authorized to initiate monthly payments on an interim basis based upon the projected Collateral Value of each 506 Claim as listed below until such time as the allowed amount of each such 506 Claim is established by the filing of a proof of claim in accordance with the Bankruptcy Rules. The amount listed in that proof of claim, or the final determination by the Court of any objection thereto, or the subsequent entry of an order granting a separate motion for valuation of collateral pursuant to § 506 and Bankruptcy Rule 3012, shall control over any projected Collateral Value amount listed below.

If the automatic stay is terminated as to the property securing a 506 Claim at any time during the Plan Term, the next distribution by the Trustee on such 506 Claim shall be escrowed pending any possible reconsideration of the stay termination. If the stay termination is reversed by agreement or by court order, then the single escrowed distribution shall be released to the holder of the 506 Claim and regular distributions on that 506 Claim shall be reinstituted. In the event that the stay termination remains in effect on the second distribution date after the stay termination, the escrowed funds shall be released for distribution to other classes under this Plan and the 506 Claim shall thereafter be addressed solely under applicable state law procedures and will no longer be treated by the Plan.

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Claimant	Collateral Description	Adequate Protection Payment	Total Claim Amount	Collateral Value	Plan Interest Rate	Equal Monthly Payment by Trustee	Projected Total Payment by Trustee
1. Lobel Finance	2006 Lexus RX330 with 128442 miles	Month 1 through _____	\$10,000.00	\$6,062.00	4.00%	Pro-Rata	\$6,708.25

3.5 Direct Payment of Secured Claims Not in Default. *[Check one]*

☒ **None.** *If "None" is checked, the remainder of § 3.5 need not be completed.*

3.6 Surrender of Property. *[Check one]*

☒ **None.** *If "None" is checked, the remainder of § 3.6 need not be completed.*

3.7 Lien Retention.

The holder of a lien securing payment of a claim addressed in §§ 3.1 or 3.2 of this Plan shall retain its lien until the indebtedness secured by such lien is totally satisfied as determined under applicable non-bankruptcy law. The holder of a lien securing payment of any other allowed secured claim that is governed by this Plan shall retain its lien until the earlier of: (1) the total satisfaction of the indebtedness secured by the lien as determined under applicable non-bankruptcy law; or (2) the entry of a discharge order in favor of the Debtor under § 1328(a). In each instance, the provisions of this subsection may be superseded by a subsequent order of the Court.

3.8 Maintenance of Insurance and Post-Petition Taxes Upon Retained Collateral.

For all property that secures the payment of an indebtedness and which is proposed to be retained by the Debtor under this Plan, the Debtor must maintain insurance coverage as required either by the applicable contractual documents governing the indebtedness or as may be directed by the Trustee. The Debtor must also pay all ad valorem taxes on property proposed to be retained by the Debtor under this Plan as they come due in the post-petition period. Such payment shall be tendered to the appropriate taxing authorities in accordance with applicable non-bankruptcy law on or before the last date on which such taxes may be paid without penalty.

3.9 Lien avoidance. *[Check one]*

☒ **None.** *If "None" is checked, the remainder of § 3.9 need not be completed.*

3.10 Rule 3012 Valuation of Collateral. *[Check one]*

☐ **None.** *If "None" is checked, the remainder of § 3.10 need not be completed.*

The remainder of this subsection will be effective only if the "Included" box is checked in § 1.1 of this Plan.

Further, the invocation of this subsection mandates an evidentiary hearing on the "call" docket of the Court at which the Debtor must demonstrate: (1) service of this Plan upon any claimant affected by this subsection in strict compliance with the requirements of Bankruptcy Rule 7004 for service of a summons and a complaint, (2) a credible, objective basis for the Debtor's opinion regarding asset values that is subject to corroboration from independent sources; and (3) an entitlement to the relief sought by a preponderance of the evidence presented.

☒ **Final Determination of Collateral Value.** The Debtor seeks a final determination of the value of each of the following assets to establish the allowed 506 Claim of each listed claimant for the purposes of § 3.4 of this Plan. Such an expedited final determination at the confirmation hearing is **binding** upon that listed claimant, notwithstanding any contrary proof of claim which might be subsequently filed by the claimant, any objection filed thereto, or any value otherwise referenced in the Debtor's schedules.

Claimant	Collateral Description	Debtor's Asserted Collateral Value
1. Lobel Finance <i>Pertains to Listed Claim # <u>1</u> in § 3.4</i>	2006 Lexus RX330 with 128442 miles	\$6,062.00

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3.11 Lien Removal Based Upon Unsecured Status. [Check one]

☒ **None.** If "None" is checked, the remainder of § 3.11 need not be completed.

Part 4: Treatment of Administrative Expenses, DSO Claims and Other Priority Claims

4.1 General

All allowed priority claims, other than those particular domestic support obligations treated in § 4.5, will be paid in full without post-confirmation interest. Where applicable, the Trustee is authorized to initiate monthly payments on an interim basis based upon the projected amount of each priority claim listed below until such time as the allowed amount of each priority claim is established by the filing of a proof of claim in accordance with the Bankruptcy Rules. The amount listed in that proof of claim, or the final determination by the Court of any objection thereto, shall control over any projected priority claim amount listed below.

4.2 Trustee's Fees.

The Trustee's fees are fixed by the United States Trustee pursuant to the provisions of 28 U.S.C. § 586(e)(2) and, pursuant thereto, shall be promptly collected and paid from all plan payments received by the Trustee.

4.3 Attorney's Fees.

The total amount of attorney's fees requested by the Debtor's attorney in this case is **\$3,500.00**. The amount of **\$190.00** was paid to the Debtor's attorney prior to the Petition Date. The allowed balance of attorney's fees will be paid by the Trustee from the remaining available funds after the payment of required adequate protection payments pursuant to §§ 3.3 and 3.4 of this Plan.

The allowed balance of attorney's fees to be awarded to the Debtor's attorney in this case shall be determined by:

☒ LBR 2016(h)(1); ☐ by submission of a formal fee application.

LBR 2016(h)(1): If the attorney's fee award is determined by the benchmark amounts authorized by LBR 2016(h), the total fee shall be the amount designated in LBR 2016(h)(1)(A) unless a certification is filed by the Debtor's attorney regarding the rendition of legal services pertaining to automatic stay litigation occurring during the Benchmark Fee Period outlined in that local rule. The Trustee is authorized to make the benchmark fee calculation and to recognize the proper enhancement or reduction of the benchmark amount in this case without the necessity of court order. No business case supplement to the benchmark fee shall be recognized unless a business case designation is granted on or before initial confirmation of the Plan.

Fee Application: If the attorney's fee award is determined by the formal fee application process, such fee application shall be filed **no later than 30 days after the expiration of the Benchmark Fee Period** outlined in LBR 2016(h)(1). If no application is filed within that period, the determination of the allowed amount of attorney's fees to the Debtor's attorney shall revert to the benchmark amounts authorized by LBR 2016(h)(1) without the necessity of any further motion, notice or hearing and the Trustee shall adjust any distributions in this class accordingly.

4.4 Priority Claims: Domestic Support Obligations ("DSO"). [Check one]

☐ **None.** If "None" is checked, the remainder of § 4.4 need not be completed.

☒ **DSO.** The allowed priority claims listed below are based on an accrued domestic support obligation.

DSO Claimant	Projected DSO Claim Amount	Projected Monthly Payment by Trustee
1. Attorney General Child support	\$9,432.86	Pro-Rata

4.5 Priority Claims: DSO Assigned/Owed to Governmental Unit and Paid Less Than Full Amount. [Check one]

☒ **None.** If "None" is checked, the remainder of § 4.5 need not be completed.

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4.6 Priority Claims: Taxes and Other Priority Claims Excluding Attorney's Fees and DSO Claims. *[Check one]*

- ☐ **None.** *If "None" is checked, the remainder of § 4.5 need not be completed.*
- ☒ **Other Priority Claims.**

Priority Claimant	Projected Claim Amount	Projected Monthly Payment by Trustee
1. Internal Revenue Service	\$11,514.79 <input type="checkbox"/> Texas ad valorem tax claim entitled to 12% annual interest and disbursement priority as a secured claim under § 3.4 of the Plan.	Pro-Rata

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Specially Classed Unsecured Claims. *[Check one]*

- ☒ **None.** *If "None" is checked, the remainder of § 5.1 need not be completed.*

5.2 General Unsecured Claims.

Allowed nonpriority unsecured claims shall comprise a single class of creditors and will be paid:

- ☐ **100% + Interest at** _____ ;
- ☐ **100% + Interest at** _____ **with no future modifications to treatment under this subsection;**
- ☒ **Pro Rata Share:** of all funds remaining after payment of all secured, priority, and specially classified claims.

5.3 Liquidation Analysis: Unsecured Claims Under Parts 4 and 5.

If the bankruptcy estate of the Debtor was liquidated under Chapter 7 of the Bankruptcy Code, the holders of priority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 5 of this Plan would be paid an aggregate sum of approximately **\$0.00**. Regardless of the particular payment treatments elected under Parts 4 and 5 of this Plan, the aggregate amount of payments which will be paid to the holders of allowed unsecured claims under this Plan will be equivalent to or greater than this amount.

Part 6: Executory Contracts and Unexpired Leases

6.1 General Rule - Rejection. The executory contracts and unexpired leases of the Debtor listed below are **ASSUMED**. All other executory contracts and unexpired leases of the Debtor are **REJECTED**.

[Check one.]

- ☒ **None.** *If "None" is checked, the remainder of § 6.1 need not be completed.*

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the Debtor only upon the entry of an order for discharge pursuant to § 1328, in the absence of a court order to the contrary.

Part 8: Nonstandard Plan Provisions

- ☒ **None.** *If "None" is checked, the rest of Part 8 need not be completed.*

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Part 9: Miscellaneous Provisions

9.1 Effective Date. The effective date of this Plan shall be the date upon which the order confirming this Plan becomes a final, nonappealable order.

9.2 Plan Distribution Order. Unless the Court orders otherwise, disbursements by the Trustee under this Plan shall occur in the following order: **(1)** Trustee's fees under § 4.2 upon receipt; **(2)** adequate protection payments under §§ 3.3 and 3.4; **(3)** allowed attorney fees under § 4.3; **(4)** secured claims under §§ 3.2, 3.3 and 3.4 concurrently; **(5)** DSO priority claims under §§ 4.4 and 4.5 concurrently; **(6)** non-DSO priority claims under § 4.6; **(7)** specially classed unsecured claims under § 5.1; and **(8)** general unsecured claims under § 5.2.

9.3 Litigation Proceeds. No settlement of any litigation prosecuted by the Debtor during the Plan Term shall be consummated without the consent of the Chapter 13 Trustee and, except as otherwise authorized by the Trustee, all funds received by the Debtor, or any attorney for the Debtor, shall be immediately tendered to the Chapter 13 Trustee for satisfaction of any authorized exemption claim of the Debtor, with the remainder of the funds dedicated as an additional component of the plan base.

Part 10: Signatures

X /s/ Holly B Guelich Date 04/30/2019

Signature of Attorney for Debtor(s)

X /s/ Adrian Jermaine Penn Date 04/30/2019

X /s/ Monica Richardson Penn Date 04/30/2019

Signature(s) of Debtor(s) (required if not represented by an attorney; otherwise optional)

By filing this document, the attorney for the Debtor or any self-represented Debtor certifies to the Court that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in TXEB Local Form 3015-a, other than any nonstandard provisions included in Part 8, and that the foregoing proposed Plan contains no nonstandard provisions other than those included in Part 8.

Part 11: Certificate of Service to Matrix as Currently Constituted by the Court

I hereby certify that the above and foregoing document was served upon all of the parties as listed on the attached master mailing list (matrix) as constituted by the Court on the date of service either by mailing a copy of same to them via first class mail and/or electronic notification on April 30, 2019:

/s/ Holly B Guelich
Holly B Guelich

I own a 2006 Lexus RX300 with 128442 miles in fair condition. I have reviewed the attached NADA appraisal shows it to be worth \$6062 as that was the value in the prior case. The vehicle currently is not driveable because it has been in a wreck.

I, Monica Penn, declare under penalty of perjury that the foregoing is true and correct. Executed on April 29, 2019

A handwritten signature in cursive script that reads "Monica Penn". The ink is dark and the signature is fluid.

Monica Penn



2006 Lexus RX 330

Utility 4D 2WD

Values

	Rough Trade-In	Average Trade-In	Clean Trade-In	Clean Retail
Base Price	\$3,850	\$5,200	\$6,350	\$8,400
Mileage (135,000)	\$475	\$475	\$475	\$475
Total Base Price	\$4,325	\$5,675	\$6,825	\$8,875
Options (<u>add</u>)				
Price + Options	\$4,325	\$5,675	\$6,825	\$8,875

Rough Trade-In - Rough Trade-In values reflect a vehicle in rough condition. Meaning a vehicle with significant mechanical defects requiring repairs in order to restore reasonable running condition. Paint, body and wheel surfaces have considerable damage to their finish, which may include dull or faded (oxidized) paint, small to medium size dents, frame damage, rust or obvious signs of previous repairs. Interior reflects above average wear with inoperable equipment, damaged or missing trim and heavily soiled /permanent imperfections on the headliner, carpet, and upholstery. Vehicle may have a branded title and un-true mileage. Vehicle will need substantial reconditioning and repair to be made ready for resale. Some existing issues may be difficult to restore. Because individual vehicle condition varies greatly, users of NADAGuides.com may need to make independent adjustments for actual vehicle condition.

Average Trade-In - The Average Trade-In values on nadaguides.com are meant to reflect a vehicle in average condition. A vehicle that is mechanically sound but may require some repairs/servicing to pass all necessary inspections; Paint, body and wheel surfaces have moderate imperfections and an average finish and shine which can be improved with restorative repair; Interior reflects some soiling and wear in relation to vehicle age, with all

Label Matrix for local noticing

0540-4

Case 19-40991

Eastern District of Texas

Sherman

Tue Apr 30 13:44:04 CDT 2019

Allied Interstate

3000 Corporate Exchange

Columbus, OH 43231-7689

Adrian Jermaine Penn

2125 Greenview Dr

Carrollton, TX 75010-4108

Alliance One

6160 Mission Gorge Rd Suite 300

San Diego, CA 92120-3449

Attorney General Child support

PO Box 12017

Austin, TX 78711-2017

Baylor Medical Center

2001 Bryan Street Suite 2600

Dallas, TX 75201-3065

Baylor Medical Center @ Carrollton

PO Box 844309

Dallas, Tx. 75284-4309

Carey D. Ebert

Chapter 13 Trustee

PO Box 941166

Plano, TX 75094-1166

Childrens Medical Center

1935 Medical District Drive

Dallas, Tx. 75235-7794

Convergent Outsourcing

800 Sw 39th St

PO Box 9004

Renton, WA 98057-9004

Credit Collections Services

725 Canton Street

Norwood, MA 02062-2679

Devandra Patachala

2707 B W 15th St

Plano, TX 75075-7544

EOS CCA

PO box 981025

Boston, MA 02298-1025

ERC

PO Box 57547

Jacksonville, FL 32241-7547

Carey D. Ebert

P. O. Box 941166

Plano, TX 75094-1166

Enhanced Recovery Corp

8014 Bayberry Rd

Jacksonville, FL 32256-7412

Financial Corp of America

12515 Research Blvd Bldg 2 Suite 100

Austin, TX 78759-2247

First National Collection

PO Box 51660

Sparks, NV 89435-1660

First Premier

3820 N Louise Ave

Sioux Falls, SD 57107-0145

Gold's Gym

4001 Maple Ave Suite 200

Dallas, TX 75219-3249

Holly B. Guelich

The Law Office of Holly B. Guelich

12880 Hillcrest Road

Suite J233

Dallas, TX 75230-6573

Hebron Emergency Phycians

PO Box 41663

Philadelphia, PA 1910

Holly B. Guelich

12880 Hillcrest Rd., Suite J233

Dallas, TX 75230-6573

Internal Revenue Service

1100 Commerce St, MC5026DAL

Dallas, TX 75242-1100

Internal Revenue Service

1100 Commerce St. Mail Code 5020DAL

Dallas, Tx. 75242-1100

Internal Revenue Service

PO Box 7346

Philadelphia, PA 19101-7346

(p)JEFFERSON CAPITAL SYSTEMS LLC

PO BOX 7999

SAINT CLOUD MN 56302-7999

Lobel Finance

PO Box 3000

Anaheim, CA 92803-3000

Louisiana Department of Revenue

PO box 201

Baton Rouge, LA 70821-0201

Monica Richardson Penn

2125 Greenview Dr

Carrollton, TX 75010-4108

National Service Bureau
18912 North Creek Pkwy Suite 205
Bothell, WA 98011-8016

North Texas Tollway Authority
PO Box 660244
Dallas, TX 75266-0244

FRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

Paramount Recovery Systems
7524 Bosque Blvd Suite L
Woodway, TX 76712-3772

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Power Finance
9595 Six Pines Drive Suite 8210
Spring, TX 77380-1642

Professional Bureau of Collections
PO Box 4157
Greenwood Village, CO 80155-4157

Progressive Leasing
256 W Data Drive
Draper, UT 84020-2315

Rentdebt Automated Collection
PO Box 171077
Nashville, TN 37217-8077

Resource One
2501 E Hebron Parkway
Carrollton, TX 75010-4468

Sallie Mae Servicing
PO Box 9500
Wilkes Barre, PA 18773-9500

Santander Consumer Financial
PO Box 56028
Dallas, TX 75356

Synergetic Communications
2700 East Seltice Way Suite 4
Post Falls, ID 83854-6387

TEXAS WORKFORCE COMMISSION
Regulatory Integrity Division - SAU
101 E. 15th Street, Room 556
Austin, TX 78778-0001

(p)TEXAS COMPTROLLER OF PUBLIC ACCOUNTS
REVENUE ACCOUNTING DIV - BANKRUPTCY SECTION
PO BOX 13528
AUSTIN TX 78711-3528

(p)TXU ENERGY RETAIL COMPANY LP
CO BANKRUPTCY DEPARTMENT
PO BOX 650393
DALLAS TX 75265-0393

Trident Asset Management
53 Perimeter Center 440
Atlanta, GA 30346-2230

U.S. Attorney (IRS)
110 N. Spring, Suite 700
Tyler, TX 75702

U.S. Attorney General
Department of Justice
Main Justice Building
10th & Constitution Ave., NW
Washington, DC 20530-0001

U.S. Attorney General
Department of Justice
10th & Constitution Ave, NW
Washington, DC 20530-0001

U.S. Trustee
110 N. College St, Suite 300
Tyler, TX 75702-7231

US Trustee
Office of the U.S. Trustee
110 N. College Ave.
Suite 300
Tyler, TX 75702-7231

UT Southwestern Medical
PO Box 848009
Dallas, Tx. 75284-8009

Wells Fargo
4056 Old Denton
Carrollton, TX 75007-1020

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Jefferson Capital
16 Mcleland Road
Saint Cloud, MN 56303

Portfolio Recovery Associates
120 Corporate Blvd
Norfolk, VA 23502

TX Comptroller of Public Accounts
Revenue Accting Div-Bankrupt Sect
PO Box 13528
Austin, TX 78711-5328

TXU Energy
6555 Sierra Dr
Irving, TX 75039

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)PRA Receivables Management, LLC	(d)Adrian Jermaine Penn	(d)Monica Richardson Penn
PO Box 41021	2125 Greenview Drive	2125 Greenview Drive
Norfolk, VA 23541-1021	Carrollton, TX 75010-4108	Carrollton, TX 75010-4108

End of Label Matrix	
Mailable recipients	53
Bypassed recipients	3
Total	56